

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MICHAEL S. HANES  
KRISTEN L HANES  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:20-70109 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.  
**Wherefore**, the Trustee requests that the Court,
  1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
  2. Approve the Trustee's Report of Receipts and Disbursements,
  3. Terminate wage attachments,
  4. Revest property of the estate in the debtor(s), and
  5. Enter a final decree and close this case.

June 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/28/2020 and confirmed on 6/29/20 . The case was subsequently Completed  
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		92,942.81
Less Refunds to Debtor	44.18	
TOTAL AMOUNT OF PLAN FUND		92,898.63

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	4,890.15	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,390.15

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC	0.00	43,268.39	0.00	43,268.39
	Acct: 1906				
	LAKEVIEW LOAN SERVICING LLC	38.64	38.64	0.00	38.64
	Acct: 1906				
	SYNCHRONY BANK	6,315.33	6,315.33	1,061.12	7,376.45
	Acct: 0050				
	TD RETAIL CARD SERVICES	2,708.00	2,708.00	0.00	2,708.00
	Acct: 7816				
	HUNTINGTON NATIONAL BANK(*)	5,329.99	5,329.99	880.61	6,210.60
	Acct: 9561				
	KEYBANK NA S/B/M FIRST NIAGARA BAN	11,226.40	11,226.40	2,125.81	13,352.21
	Acct: 6154				
					72,954.29

Priority					
	KENNETH P SEITZ ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL S. HANES	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL S. HANES	44.18	44.18	0.00	0.00
	Acct:				
	LAW OFFICES OF KENNETH P SEITZ	0.00	0.00	0.00	0.00
	Acct:				
	KENNETH P SEITZ ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				

\*\*\* NONE \*\*\*

Unsecured					
	APEX ASSET	0.00	0.00	0.00	0.00
	Acct: 7816				
	BARCLAYS BANK DELAWARE	0.00	0.00	0.00	0.00
	Acct: 2442				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 9603				
	QUANTUM3 GROUP LLC AGNT - COMENI	447.46	94.46	0.00	94.46

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3243				
	JEFFERSON CAPITAL SYSTEMS LLC*	3,058.19	645.58	0.00	645.58
	Acct: 1003				
	CAPITAL ONE BANK (USA) NA BY AMERIC	559.57	118.13	0.00	118.13
	Acct: 0807				
	CAVALRY SPV I LLC - ASSIGNEE(*)	1,520.71	321.02	0.00	321.02
	Acct: 6829				
	CBCS	0.00	0.00	0.00	0.00
	Acct: 1337				
	CENTRE PATHOLOGY ASSOC	0.00	0.00	0.00	0.00
	Acct: 2811				
	QUANTUM3 GROUP LLC AGNT - COMENI	879.79	185.72	0.00	185.72
	Acct: 3850				
	CREDIT CONTROL COLLECTIONS	0.00	0.00	0.00	0.00
	Acct: 2001				
	CREDIT MANAGEMENT COMPANY	0.00	0.00	0.00	0.00
	Acct: 8838				
	DISCOVER BANK(*)	2,388.31	504.17	0.00	504.17
	Acct: 1649				
	DR MELANIE JORDAN	0.00	0.00	0.00	0.00
	Acct: 6800				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
	Acct: 8003				
	JOHNSON MOTORS	0.00	0.00	0.00	0.00
	Acct: 6679				
	JPMORGAN CHASE BANK NA S/B/M/T CH	6,027.78	1,272.45	0.00	1,272.45
	Acct: 2401				
	JPMORGAN CHASE BANK NA S/B/M/T CH	3,420.44	722.05	0.00	722.05
	Acct: 5376				
	JPMORGAN CHASE BANK NA S/B/M/T CH	641.08	135.33	0.00	135.33
	Acct: 8361				
	CAPITAL ONE NA**	307.29	64.87	0.00	64.87
	Acct: 6120				
	MIDLAND CREDIT MANAGEMENT INC	2,258.23	476.71	0.00	476.71
	Acct: 8605				
	MOHELA	0.00	0.00	0.00	0.00
	Acct: 0001				
	ONE MAIN FINANCIAL GROUP LLC(*)	1,169.17	246.81	0.00	246.81
	Acct: 3755				
	PENN HIGHLANDS DUBOIS	0.00	0.00	0.00	0.00
	Acct: 5902				
	PHOENIX FINANCIAL SERVICES++	0.00	0.00	0.00	0.00
	Acct: 9808				
	PORTFOLIO RECOVERY ASSOCIATES LL	1,053.40	222.37	0.00	222.37
	Acct: 5942				
	SALLIE MAE BANK	2,818.68	595.02	0.00	595.02
	Acct: 7179				
	CITIBANK NA**	11,917.74	2,515.82	0.00	2,515.82
	Acct: 6647				
	SYNCHRONY BANK**	783.15	165.32	0.00	165.32
	Acct: 6749				
	JEFFERSON CAPITAL SYSTEMS LLC*	1,264.18	266.87	0.00	266.87
	Acct: 0993				
	JEFFERSON CAPITAL SYSTEMS LLC*	3,580.95	755.94	0.00	755.94
	Acct: 5479				
	JEFFERSON CAPITAL SYSTEMS LLC*	1,930.92	407.62	0.00	407.62
	Acct: 3594				
	CAPITAL ONE BANK (USA) NA BY AMERIC	5,095.16	1,075.59	0.00	1,075.59
	Acct: 6178				
	RENOVATE++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7816				
	BUREAUS INVESTMENT GROUP PORTFC	886.52	187.14	0.00	187.14
	Acct: 9603				
	CITIBANK NA**	1,471.76	310.69	0.00	310.69
	Acct: 9260				
	CAVALRY INVESTMENTS LLC - ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 0838				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 3140				
	TD RETAIL CARD SERVICES	1,253.02	264.51	0.00	264.51
	Acct: 7816				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
	Acct: 1243				
	PINNACLE SERVICE SOLUTIONS LLC	0.00	0.00	0.00	0.00
	Acct: 4262				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 5479				
	PHELAN HALLINAN DIAMOND & JONES L	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	APOTHAKE SCIAN PC	0.00	0.00	0.00	0.00
	Acct:				
					11,554.19
TOTAL PAID TO CREDITORS					84,508.48

TOTAL CLAIMED  
PRIORITY 0.00  
SECURED 25,618.36  
UNSECURED 54,733.50

Date: 06/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

MICHAEL S. HANES  
KRISTEN L HANES  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.

No Repondents.

Case No.:20-70109 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Michael S. Hanes  
Kristen L Hanes  
Debtors

Case No. 20-70109-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Jun 26, 2025

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael S. Hanes, Kristen L Hanes, 430 Pennsylvania Avenue, Curwensville, PA 16833-1366
15208311	+ Cap1/marcs, Po Box 30258, Salt Lake City, UT 84130-0258
15208317	+ Centre Pathology Associates, P.O. Box 197, State College, PA 16804-0197
15208321	+ David J. Apothaker, Esquire, Apothaker Scian, P.C., 520 Fellowship Road, Suite C306, P.O. Box 5496, Mount Laurel, NJ 08054-5496
15208323	+ Dr. Melanie E. Jordan, 816 State Street, Curwensville, PA 16833-1039
15208327	+ Johnson Motors, Inc., 1891 Blinker Parkway, Du Bois, PA 15801-5238
16504796	M&T BANK as Servicer LAKEVIEW LOAN SERVICING, LLC, PO BOX 840, Buffalo, NY 1424
15208334	+ Penn Highlands DuBois, P.O. Box 447, Du Bois, PA 15801-0447

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bnc-thebureaus@quantum3group.com	Jun 27 2025 00:23:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
cr	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 27 2025 00:25:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
cr	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 27 2025 00:25:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 00:44:01	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: resurgentbknofications@resurgent.com	Jun 27 2025 00:43:26	Pinnacle Service Solutions LLC, Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219, UNITED STATES 14219-2553
15208308	^ MEBN	Jun 27 2025 00:18:15	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
15208309	+ Email/Text: BarclaysBankDelaware@tsico.com	Jun 27 2025 00:24:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15232679	Email/Text: bnc-thebureaus@quantum3group.com	Jun 27 2025 00:23:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
15208316	^ MEBN	Jun 27 2025 00:18:16	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
15208310	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 00:44:11	Cap1/cabel, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15208312	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 01:28:50	Capital One, Po Box 30253, Salt Lake City, UT

District/off: 0315-7

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15215263	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 00:57:22	84130-0253 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15208313	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 00:44:10	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15226828	Email/PDF: bncnotices@becket-lee.com	Jun 27 2025 00:44:01	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15208314	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 01:18:06	Carrie Gerding, Esquire, c/o Portfolio Recovery Associates, 120 Corporate Boulevard, Norfolk, VA 23502-4952
15211422	+ Email/Text: bankruptcy@cavps.com	Jun 27 2025 00:25:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15208315	+ Email/Text: bankruptcy@cavps.com	Jun 27 2025 00:25:00	Cavalry Portfolio Serv, 500 Summit Lake Drive, Valhalla, NY 10595-2321
15218084	+ Email/Text: bankruptcy@cavps.com	Jun 27 2025 00:25:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15239371	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2025 00:57:18	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15208318	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 27 2025 00:24:00	Comenitybank/kay, Po Box 182789, Columbus, OH 43218-2789
15208320	+ Email/Text: bdsupport@creditmanagementcompany.com	Jun 27 2025 00:25:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
15212513	Email/Text: mrdiscen@discover.com	Jun 27 2025 00:22:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15208322	+ Email/Text: mrdiscen@discover.com	Jun 27 2025 00:22:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15208324	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2025 00:22:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15208325	+ Email/Text: bankruptcy@huntington.com	Jun 27 2025 00:24:00	Huntington National Ba, Po Box 1558, Columbus, OH 43216-1558
15208326	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 27 2025 00:25:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
15230438	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 27 2025 00:25:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15229466	+ Email/Text: RASEBN@raslg.com	Jun 27 2025 00:22:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15208328	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 27 2025 00:44:17	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
15208329	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 27 2025 00:25:00	Keybank Na, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15208330	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 01:39:11	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
15234899	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2025 00:22:00	LAKEVIEW LOAN SERVICING, LLC, FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, TROY MI 48098-2639
15212154	Email/PDF: resurgentbknofications@resurgent.com	Jun 27 2025 00:42:49	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15208332	Email/Text: EBN@Mohela.com	Jun 27 2025 00:22:00	Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005

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15208331	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2025 00:24:00	Midland Credit Managem, 320 East Big Beaver, Troy, MI 48083-1271
15233270	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2025 00:24:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15211676	Email/PDF: cbp@omf.com	Jun 27 2025 00:42:46	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15208333	+ Email/PDF: cbp@omf.com	Jun 27 2025 00:57:50	Onemain, Po Box 1010, Evansville, IN 47706-1010
15239997	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 00:57:29	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15238759	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2025 00:57:02	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553
15208336	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 00:57:22	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15236717	Email/Text: bnc-quantum@quantum3group.com	Jun 27 2025 00:24:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15231315	Email/Text: ebn_bkrt_forms@salliemae.com	Jun 27 2025 00:25:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
15208337	+ Email/Text: ebn_bkrt_forms@salliemae.com	Jun 27 2025 00:25:00	Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229
15208338	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2025 00:44:42	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15208339	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2025 00:42:54	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15208340	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2025 00:44:10	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15208341	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2025 00:44:41	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15208342	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2025 00:56:28	Syncb/polaris Consumer, Po Box 965073, Orlando, FL 32896-5073
15208343	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2025 00:43:13	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15239386	^ MEBN	Jun 27 2025 00:19:13	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15239096	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 27 2025 00:44:42	Synchrony Bank, c/o AIS Portfolio Services LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15209346	^ MEBN	Jun 27 2025 00:19:13	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15208344	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 27 2025 01:15:04	Synchrony Bank/Walmart, P.O. Box 960024, Orlando, FL 32896-0024
15216625	+ Email/Text: tdebn@credbankserv.com	Jun 27 2025 00:23:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15208345	+ Email/Text: bankruptcy@td.com	Jun 27 2025 00:25:00	Tdrcs/renovate, 1000 Macarthur Bv, Mahwah, NJ 07430-2035
15208346	+ Email/Text: bnc-thebureaus@quantum3group.com	Jun 27 2025 00:23:00	The Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2757
15220101	+ Email/Text: bankruptcy@huntington.com	Jun 27 2025 00:24:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424



District/off: 0315-7

User: auto

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Form ID: pdf900

Total Noticed: 67

15208347 + Email/PDF: Citi.BNC.Correspondence@citi.com

Jun 27 2025 00:55:54

Tractor Supply/cbna, Po Box 6497, Sioux Falls,  
SD 57117-6497

TOTAL: 59

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
cr	*+	Cavalry Investments, LLC, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2321
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Synchrony Bank c/o AIS Portfolio Services LLC., 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15208319	##+	Credit Control Collect, 2410 Broad Ave, Altoona, PA 16601-1940
15208335	##+	Phoenix Financial Serv, 8902 Otis Ave, Indianapolis, IN 46216-1009

TOTAL: 1 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Kristen L Hanes thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Michael S. Hanes thedebterasers@aol.com
Maria Miksich	on behalf of Creditor Lakeview Loan Servicing LLC mmiksich@kmlawgroup.com
Matthew Fissel	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com, wbecf@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com

TOTAL: 8